Present: Councillors Councillor Bob Bushell *(in the Chair)*, Alan Briggs, Kathleen Brothwell, Chris Burke, Gill Clayton-Hewson, Gary Hewson, Helena Mair, Lucinda Preston, Christopher Reid, Hilton Spratt and Naomi Tweddle

Apologies for Absence: Councillor Sue Burke

Also in Attendance: John Stewart (Residential Landlord Association)

16. Confirmation of Minutes - 28 August 2018

RESOLVED that the minutes of the meeting held on 28 August 2018 be confirmed.

17. Declarations of Interest

No declarations of interest were received.

18. Terms of Reference

The Terms of Reference for the Community Leadership Scrutiny Committee were noted.

19. Introduction from the Chair

Councillor Bob Bushell, Chair of the Community Leadership Scrutiny Committee, introduced members to the meeting which, as part of scrutiny review into the local impact of welfare reform, would be focussing on housing supply in Lincoln, particularly private sector rented accommodation, housing development, houses in multiple occupation and public sector housing supply.

20. Housing Supply - Intelligence from Key Witnesses

John Stewart, Policy Manager, Residential Landlord Association

John Stewart of the Residential Landlord Association provided the Committee with a presentation which provided the following information in relation to the private rented sector:

- recent changes impacting the private rented sector included:
  - mortgage interest relief restrictions;
  - stamp duty land tax surcharge, with second properties incurring a 3% increase in stamp duty;
  - higher rate of capital gains tax;
  - removal of wear and tear allowance for furnished properties;
  - removal of landlords energy saving allowance;
  - bank of England prudential regulation authority guidelines.
- further to the undertaking of a survey with landlords by the Residential Landlord Association, landlords had provided the following responses:
  - 70% said changes had reduced profitability;
  - 69% said changes discouraged investment;

- 67% would increase rents;
- 63% said tax incentives could deliver longer tenancies;
- 15% had sold at least one property in the last year;
- 7% had already switched one property to a short term let, or holiday let.

- a growing number of people in the private rented sector were in receipt of housing benefit. Recent changes to welfare reform impacting this were:
  - the local housing allowance cap and freeze;
  - 'bedroom tax';
  - extension of shared accommodation rate;
  - introduction of Universal Credit;
  - direct payments;
  - introduction of the Homelessness Reduction Act.
- further to the undertaking of a survey with landlords by the Residential Landlord Association, landlords had provided the following responses:
  - 62% were unwilling to let to tenants on Universal Credit;
  - 28% had evicted a tenant on Universal Credit in the last year, 77% of which were for rent arrears;
  - 61% of tenants were in arrears in 2018, with 38% in arrears in 2017 and 27% in arrears in 2016;
  - average arrears in 2018 were £2,300 compared to £1,600 in 2017.
- changes in regulations included:
  - the Deregulation Act and possession process reforms;
  - deposit protection;
  - minimum energy efficiency standards;
  - smoke and carbon monoxide detectors;
  - annual gas safety checks and certificates to tenants prior to occupation;
  - right to rent checks;
  - the introduction of the General Data Protection Regulations;
  - the Housing and Planning Act – civil penalties, rent repayment order extension, rogue landlord register and banning orders.
- the following points were noted in respect of the introduction of minimum energy efficiency standards:
  - the minimum standard was an EPC rating of E;
  - as of April 2018 new and renewed tenancies must meet standards or have an exemption in place, with all tenancies required to meet this standard by 2020;
  - the estimate of average cost to the landlord ranged from £1,500 to £7,500;
  - an EPC survey was also necessary and would cost between £30 and £100;
  - penalties included a fine of up to £4,000 for letting a property not adhering to these standards, a fine of up to £2,000 for failing to comply with a notice or a fine of £1,000 for the submission of false information on the exemption register.
- changes to property licensing included;
  - mandatory licensing which applied to 5 sharers, in two or more households and should have been introduced by 1 October 2018;
  - minimum bedroom size standards;
  - additional licensing considerations such as standards applying to smaller houses in multiple occupation from three sharers in two or more households coming under the mandatory level.
- licensing penalties included:
  - a civil penalty of up to £30,000;
  - a Rent Repayment Order of up to twelve months' rent;

    - an unlimited fine, if prosecuted;
    - placement on the register of rogue landlords;
    - a Banning Order;
    - the possibility of a Part 1 Housing Act prosecution.
- new proposed regulations which may further impact the private sector housing market included:
    - client money protection and agent regulation;
    - mandatory redress scheme for landlords;
    - tenant fees ban and deposit cap;
    - longer tenancies;
    - housing court;
    - fitness for human habitation bill;
    - housing health and safety rating system review;
    - selective licensing review;
    - fire safety and building control.
- rents in the private sector had not really increased in line with inflation for the last ten years. As a result of the new and increased obligations on landlords, the market was now seeing an increase in rents which was more noticeable in respect of long-term tenants who would not have seen such an increase throughout the length of their respective tenancies. It would therefore be interesting to see what real impact these changes had on settled tenants.

Members asked the following questions or made the following comments:

Question: What was the definition of a short-term or holiday let?

Response: A short-term let, or holiday let, covered a period normally shorter than six months but typically no longer than a three month period. The rate of rent would be charged on a nightly or weekly basis, rather than monthly, and would usually be a more expensive rate than a longer-term tenancy agreement. A key determination would be whether the property was a person's only or main home. If it was not, the property would not qualify as a short-term let or holiday home. A number of landlords had already changed the status of their private rented accommodation to short-term let properties, especially through such means as 'Airbnb' in response to some of the changes that had been introduced. This had already occurred in some instances in Lincoln.

Comment: The removal of the wear and tear allowance was concerning and could impact many homes in the city which would impact the people who lived there more than the landlords themselves.

Response: A substantial number of landlords would have used the wear and tear allowance to invest money into their properties. Rental income did not always provide enough for landlords to invest, without relying on the wear and tear allowance. More Councils were using licensing to help influence the general condition of rented accommodation, however, the financial pressure placed on landlords as a result of the changes put in place could potentially make the situation worse.

Question: Had any consultation been undertaken with the Residential Landlords Association ahead of these significant changes being introduced by the Government?

Response: There had been no consultation at all with the Association on aspects of the significant changes that were introduced, with limited consultation in other areas having occurred.

Question: What impact had the introduction of Article 4 made?

Response: It had generally been introduced too late and was only an issue in respect of shared accommodation. More demand was driven by welfare reform, with more families now moving into houses of multiple occupation than ever before. This had been substantiated following the submission of a Freedom of Information request by the Association to all local authorities.

Comment: It had always been an assumption that private sector rents were more expensive compared to social housing rents.

Response: Social housing rents were generally cheaper due to their subsidised element and the fact that they were controlled, ultimately, by the Government. The rate in increase of social rents had been higher than the private rented market, but the private rented market had started off at a higher base. There was a huge variety of choice in the private rented sector, ranging from very cheap accommodate to very expensive high-end accommodation, whereas social housing stock tended to be of similar size and value. It was therefore difficult to provide an average rent between the two sectors because the comparison was not like-for-like. In some instances in the north of the country, social housing rents were more expensive than private housing rents.

Question: How did landlords deal with rent not being paid, especially in those instances where people in receipt of housing benefit did not have their money automatically directed to the landlord?

Response: Landlords dealt with arrears in different ways. They might try to speak to the tenant to better understand their circumstances and reach an agreement to manage the arrears, they may be able to cope with the temporary loss of income offsetting it against other properties in their housing portfolio for example, or they may pursue an eviction. The level of benefit and payment methods were real issues for landlords. Universal Credit and delays in people receiving their payments often resulting in tenants spending the first two months of a tenancy in arrears. Landlords, not necessarily understanding the Universal Credit system, may wish to replace tenants incurring these arrears, through no fault of their own, with another tenant who was able to pay the rent.

Question: What would happen to someone in receipt of housing benefit already in private rented accommodation who was transferred onto Universal Credit, knowing that some landlords would not accept a tenant who was in receipt of Universal Credit?

Response: It would depend on the circumstances of the landlord. Some were very patient and understood the issues associated with Universal Credit and tried to give people the chance to sort out their difficulties and bring any arrears up to date. Universal Credit and the issue of arrears was particularly problematic for those landlords who only had one property as they would not be able to rely on income from other properties to cushion any rent not being paid. Throughout the length of the process of eviction, it could be eight to twelve months where no rent was potentially being paid. The Association did work closely with charities to signpost people to help that was available to them in such circumstances. A real issue for landlords was when they were not always being kept up to date regarding their tenant's circumstances, with the Department for Work and Pensions being unable to provide this due to data protection rules. However, if landlords were unaware that their tenants had switched from housing benefit to Universal Credit they would not know to expect a delay in receipt of their rent and would not necessarily understand the reasoning behind this. The Association was working hard with the Department for Work and Pensions with a view to addressing this issue.

Question: People paid huge deposits for rented properties. Council a landlord use any of that deposit to compensate for rent arrears due to, for example, delays in payments being made from people in receipt of Universal Credit?

Response: There were rules as to how deposits should be handled. Unless there was a dispute a deposit would need to be returned within ten days and even where there was a dispute, the balance of the deposit not relevant to the dispute should be paid back by the same timeframe. Disputes were usually in relation to damage or maintenance, rather than rent arrears. Landlords should not access that money until the tenancy ended as it remained the tenant's money throughout the term of the tenancy agreement. The Association was working with the Government on the burden of deposits, particularly for people moving from one rented property to another. In these circumstances, a person would not receive their deposit back for up to 10 days after the tenancy ended but would need a deposit upfront for their new property. A scheme of passporting deposits would therefore be beneficial.

Question: Section 21 notices were issued by landlords who did not always comply with associated legislative requirements, such as statutory notice periods. Was the Association undertaking any lobbying on this and assisting or supporting tenants who experienced illegal evictions in this manner?

Response: This reflected a huge piece of work in trying to help tenants understand their rights. The Council should prosecute any illegal evictions but this would be subject to the resources available. Housing legislation was very complex and it was becoming more and more difficult to understand. Tenants needed to understand their rights and seek advice, particularly when presented with an eviction notice. However, evictions posed difficulties for landlords as well as tenants in that they could take a significant length of time to get to court and come to fruition. The Association was in the process of lobbing for justice reform from the perspective of both the landlord and the tenant.

Kieron Manning, Planning Manager

Kieron Manning, Planning Manager at the City of Lincoln Council, provided the Committee with a verbal report on the development of housing. The following points were noted:

- the Strategic Housing Market Assessment undertaken in 2015 had identified the level of need as being 17,400 affordable homes over the Local Plan period of 2012-2036 for Central Lincolnshire;
- national guidance was clear in that new developments had to be viable and sustainable with appropriate infrastructure in place to support them. This led to a balance between the level of affordable housing and infrastructure that could be delivered for each development through the Community Infrastructure Levy and Section 106 Agreements;

- it was the City Council's policy that any development consisting of at least eleven dwellings must include an element of affordable housing, although the affordable housing element could be delivered elsewhere, offsite;
- the Local Plan required that 25% of a development was allocated for affordable housing, with this being reduced to 20% for urban extensions;
- it was too early in the Local Plan period to confirm whether or not the target of 17,400 affordable homes would be met. The main barrier to achieving this target would be the rate of housing development itself which, at present, indicated a slower trajectory than initially anticipated;
- town and city centres were seeing a negative impact as a result of national retail decline. This provided opportunities to explore a potential untapped resource in those spaces above dormant retail outlets which could result in additional affordable housing units.

Members asked the following questions or made the following comments:

Question: How much land was available for development in Lincoln?

Response: The Central Lincolnshire Local Plan was required to deliver 40,000 new homes in the Central Lincolnshire area by 2036. Lincoln itself was very constrained by its boundaries so had to be looked at as a wider policy area encompassing closer surrounding villages. It would be these areas that would see the main share of Lincoln's growth. However, the proposed development of the Western Growth Corridor represented the largest single scheme within the city boundary comprising 3,200 dwellings, with a small proportion of these being located outside of the city boundary. Lincoln was also constrained by the amount of protected land within its boundary, such as common land for example.

Question: Were there any grants available to assist with development of brownfield sites?

Response: No such grants were available through the planning process. It was noted that funding was available by Homes England through accelerated development funding and scheme viability funding, which the Council had accessed via its Housing Directorate. Receipt of this funding, however, did mean having to work through a range of other issues.

Question: In visiting other cities in the country, citing Leeds as an example, a lot of development took place upwards in the shape of tall residential buildings. Was there a policy against doing that in Lincoln?

Response: There was no policy relating to the height of buildings, with every application for development having to be considered on its merits. Lincoln was made up of seven conservation areas and hundreds of listed buildings which needed to be protected and therefore the city generally saw significantly lower buildings compared to other cities. It was acknowledged, however, that this was a delicate issue.

Question: In relation to residential properties above shops, this had been a difficult policy area when trying to introduce it previously. How could the Council influence this more positively now?

Response: The policy when previously introduced, back in the late 1990's, was more of an aspiration at that time in that there was no real driver or incentive for owners who were receiving very high levels of rent from retail outlets as a result of flourishing businesses on the high street. In that particular climate it was perceived as too difficult for owners to manage a commercial letting as well as a residential letting at the same premises, with a relatively small financial gain. This position had changed significantly in the last two years and it was considered that now could be the right time to have discussions with owners of retail outlets in relation to this issue. The empty space above retail outlets in the city centre could potentially equate to several hundreds of units, without the need to lay a brick, and support the Council's objectives around a sustainable city centre.

Question: What was the definition of affordable housing?

Response: The definition of affordable housing in planning terms was solely a discounted purchase price for units equating to 20% of the market value. As part of the planning process it was not possible to specify what product that affordable housing unit took, whether it be social rented, shared ownership or any other product. Typically the affordable housing element of a development was delivered by a social landlord, with the planning authority having very little, if any, influence over how the landlord progressed with them.

Question: There was a need for more student accommodation in the city to keep up with the University's demand, with any newly-built student accommodation units counting towards the Council's proportion of required affordable homes in the Central Lincolnshire Local Plan. Once more purpose built student accommodation had been delivered, would the city see more family accommodation coming back onto the private rental market in places such as the West End?

Response: For the purpose of the five year land supply, student accommodation could now be counted towards the Council's allocation. Due to the nature of student accommodation, one apartment would not count as one affordable unit for this purpose and a formula was used to calculate the affordable unit allocation that could be counted towards the five year land supply. This was an important positive change as it helped the Council, and wider Central Lincolnshire policy area generally, demonstrate that it did have a five year land supply. The consequence of not having a five year land supply meant that planning authorities had very little power to locally refuse inappropriate development from speculative applications. Being able to include student accommodation in the Council's five year land supply allocation was therefore extremely positive.

Regarding the use of houses in multiple occupation in areas such as the West End, anecdotally there was evidence through receipt of applications for flexible consent to suggest that there could be a shift in how they would be used in the future. It was emphasised, however, that this was solely anecdotal at this stage.

Question: There were a number of empty shops in residential areas in Lincoln, not necessarily on the high street. Could empty shops be converted into residential accommodation as a potential solution?

Response: This would be possible but it would require planning permission for change of use. However, converting a ground floor commercial space could be difficult when taking into account the aesthetics and visual impact on the amenity, particularly when considering that most such units consisted of large glass frontages. The suggestion was possible but may not necessarily be the solution to address all of Lincoln's empty shops.

Question: What were starter homes and how did they impact on things like affordable housing?

Response: Starter homes were a complex issue although no properties under starter homes schemes had been included in any developments in Lincoln to date. Starter homes were essentially a Government scheme whereby houses were discounted and made affordable for first time buyers. The problem was that the property would not therefore be affordable in perpetuity as it would only be the original purchaser of the property that would benefit from the discounted price. Normal provision of affordable housing through other schemes would ensure that the affordable element of the scheme was in perpetuity. This then had additional impacts on a scheme's viability and associated Section 106 contributions.

Question: Did the 17,400 additional dwellings in the Central Lincolnshire Local Plan need to be new dwellings?

Response: Yes, the requirement for 17,400 additional dwellings in the Local Plan related to new dwellings.

Question: Would shop owners, following a cut in business rates, be encouraged by the Council to renovate the spaces above their shops for residential use and would these count towards the five year land supply?

Response: A significant piece of work relating to this issue would be included as part of the City Centre Master Plan, with a refresh of the document commencing early next year. The Council would ensure that it engaged with all key stakeholders as part of that. Any commercial property granted with consent to change to residential use could be counted towards the Council's five year land supply in respect of the Local Plan, with them also qualifying for New Homes Bonus.

Question: Could the Council start by looking at its own empty retail stock and see whether it would be viable to convert these to residential use?

Response: There would be more opportunities open to the Council for exploration such as this, especially since the recent announcement from Government that there would no longer be a cap placed on borrowing associated with the Housing Revenue Account.

Simon Colburn, Assistant Director, Health and Environmental Services

Simon Colburn, Assistant Director of Health and Environmental Services at the City of Lincoln Council, provided the Committee with a verbal report on upcoming changes relating to houses in multiple occupation. The following points were noted:

- out of approximately 48,000 properties in Lincoln, 32% of them were in the private rented sector. 2,700 of those properties the Council believed contained a Category One hazard that action had to be taken on, which could consist of one or more of 29 different hazards;
- a lot of people therefore experienced problems in the private rented sector in Lincoln and the estimated cost of putting these right was £6 million. The highest concentration of these homes were located in the Abbey, Carholme and Park wards of the city;

- it was important for people to be able to have choice in Lincoln, so it was important that the private rented offer was of good quality;
- landlords in Lincoln appeared to be divided into the following categories:
  - good landlords who invested well in their properties and undertook good and regular maintenance and repairs;
  - poor landlords who essentially used their properties illegally;
  - landlords with the best intentions who were struggling with legislation and regulations and the additional costs associated with them, which drove down standards.
- changes in mandatory licenses relating to houses in multiple occupation sought to improve standards;
- the landlord of any property with five or more occupants over two or more stories, from different families, would now require a mandatory houses in multiple occupation licence. This would result in an increase from approximately 300 properties currently requiring a licence to potentially up to 1,000 in Lincoln;
- there was a cost implication associated with the licence, which had increased by 44% but was on the basis of cost recovery to the authority;
- the licence should encourage the driving up of standards rather than the cutting of corners by landlords;
- new standards had been introduced which set out prescribed minimum bedroom sizes;
- smoke and carbon monoxide legislation meant that the Council could issue fixed penalty notices to any landlord failing to meet required standards;
- the Planning and Housing Act was designed to force out poor landlords, however, the implications of what the Act had introduced put more pressure on all landlords;
- the trusted landlord scheme had been successful, which to date included 20 landlords comprising 350 of the city's private rented properties, all of which were operating at much higher standards as a result. Other applications were currently in the system which would bring even more landlords and properties into that scheme;
- the Council's rogue landlord scheme had also been very successful, with a number of prosecutions having been made including a high profile £400,000 fine which attracted national and international attention;
- the empty homes target, in terms of seeking to bring homes back onto the market, was fifty per year. Returning empty homes to the market significantly improved the street value and quality of life of individual communities. The Council's Empty Homes Officer was targeting long term empty properties, with 125 properties in the city having been empty for at least two years, 51 properties having being empty for over four years and 428 properties having being empty for at least six months;
- there were a whole range of initiatives that the Council was involved with in order that it could contribute to the city's housing supply and that there was good quality housing and viable choice open to the people of Lincoln.

Members asked the following questions or made the following comments:

Question: What could be done to stop landlords moving to short-term lets rather than traditional tenancies?

Response: Nothing could prevent landlords from operating in this way, with a number of private rented landlords in Lincoln already advertising short-term lets during the Christmas Market for example.

Comment: Changes to legislation and regulations, despite it seeking to improve standards, put even more pressure on private landlords. This could result in increases in rent to cover their costs.

Response: These changes would probably not result in rent increases for private sector rented properties, however, it could mean that landlords would not put as much investment into their properties due to the additional financial burden on them.

Question: What were fair rents?

Response: Fair rents related to public sector housing and were controlled by the Government, linked to housing benefit thresholds.

Comment: The financial burden on landlords was an inevitable consequence of making the market better. There would be a transitional period but landlords would soon get used to the new requirements and associated costs.

Question: In terms of evictions, did the Council have a duty of care to those people who were evicted, especially since in the majority of cases these people were vulnerable?

Response: The Council did have a duty of care and one of those duties would be to ensure that they had not been illegally evicted. However, some people did not always contact the Council upon their eviction and found alternative means of accommodation independently.

Andrew McNeil, Assistant Director of Housing Investment and Strategy

Andrew McNeil, Assistant Director of Housing Investment and Strategy, provided the Committee with a verbal report on public sector housing supply. The following points were noted:

- a lot of capital works were included in the Council's Housing Strategy which would be brought forward over the coming years and included new affordable housing;
- affordable rents was different to the planning definition of affordable homes in that affordable rents was a term under the Government's grant system for its Affordable Housing Programme 2015/21. This essentially equated to 80% of the market value;
- social rent was worked out on the basis of a formula which used house values as at 1999 and average earnings;
- shared ownership properties were delivered through grant funding from Homes England which supported the proportion of a property not sold on. Housing Associations would then charge equity of between 3% and 4% on each property. This product had not been very popular in Lincoln due to the second hand housing market in that a person could own 100% of a property for the same price as part of a property through the shared ownership scheme. However, Waterloo Housing had sold some shared ownership properties in the city;
- the local housing allowance had placed a cap on the maximum receipt of housing benefit for a household and was applicable across all tenures in social or private rented housing;

- 800 tenants in the city had moved to Universal Credit in March 2018 which had resulted in an increase of £150,000 in rent arrears. This was due to the delay in people receiving their benefits as part of this new welfare system;
- the Council and its partner Housing Association were increasing supply in the city through new build properties with 389 having been built to date since 2014/15. It was projected that 694 new build properties would be complete by 2021/22;
- in terms of properties sold through the right to buy scheme, 218 properties had been sold to date since 2014/15. Discounts associated with right to buy properties had gone up dramatically, with 60 properties having been sold through the right to buy scheme this year already. However, with the same anticipated trajectory of right to buy sales, compared to the anticipated delivery of new build properties, it was estimated that by 2021/22 there would be a net gain of 236 properties in Lincoln;
- a key issue with the right to buy scheme was that the nicest properties were usually sold and the Council was left with the oldest and most difficult properties to maintain within its stock;
- in terms of working with social landlords, the Council could influence the mix of housing that was included as part of these developments as they would be built on the Council's land;
- other difficulties impacting new build schemes included the increasing cost of land and building materials;
- the Government had recently announced that there would no longer be a cap on borrowing as long as it was prudential against the Housing Revenue Account.

Members asked the following questions or made the following comments:

Question: Were the majority of right to buy properties houses as opposed to flats?

Response: The majority of right to buy properties were houses, with most estates now a mixture of those houses that had been bought and those which had remained as social housing. Very few flats had been purchased through the right to buy, although some had on the basis of leasehold rather than freehold.

Question: What potential was there against the current projections for growth considering the Government's recent decision to remove the cap from borrowing against the Housing Revenue Account?

Response: A formula had been produced which was currently out for consultation, although borrowing would be under the same principles and regulations as borrowing against the General Fund in terms of whether or not it was affordable. The advantage of borrowing against the Housing Revenue Account or General Fund was that the Council could secure much better rates compared to other borrowing avenues. Other advantages included using borrowing against the Housing Revenue Account to provide a loan to housing developers, such as the Council's housing company for example, for more interest than the original loan meaning that it could also generate a return as well as benefit from accelerated housing growth.

Question: Could a Council tenant be offered a house to buy at a discounted rate even if they were only in the property for a couple of years?

Response: Technically yes, if the person had been a tenant for enough years. The principle of right to buy was to reward good tenants and provide them with an opportunity to own their homes. There would always be what was known as a 'cost floor' associated with any right to buy, in that a baseline would not be exceeded to ensure the Council did not lose money against any of its properties.

Comment: The problem with the right to buy was that the Council, in selling these assets, could not keep providing land in order for new houses to be built for people to affordably rent in the future.

Question: In terms of Universal Credit or housing benefit, who decided how much someone should receive in respect of their housing allocation of their benefit given that private housing rents were more expensive than social housing rents.

Response: Universal Credit or housing benefit did not set rents, it solely provided a person's entitlement towards finding suitable accommodation. A person living in social housing therefore had the choice to remain in social housing or live in a private rented house, but would need to top up whatever entitlement they received to cover the full rent of whichever property they chose to live in.

Question: Would there be any opportunities, through something such as the Council's housing company for example, to use receipts from the right to buy scheme and invest in new Council housing?

Response: Yes this could be an option, which did not necessarily have to be delivered through the Council's housing company.

21. Debate and Next Steps

Given the significant amount of information provided at this meeting, together with the questions raised by members and responses provided, it was agreed that debate and next steps would be deferred.

22. Work Programme 2018/19

The Work Programme for the Community Leadership Scrutiny Committee was noted.

It was agreed that an additional meeting of the Committee would be held on 18 December 2018 following the Government's announcement that Citizens' Advice had been appointed to administer Universal Credit. Representatives of Citizens' Advice would therefore be invited to attend that meeting.